

CLAIMS

1. A terminal for conducting a plurality of cashless transactions for adding value to a plurality of fare cards, the terminal comprising:
 - a patron display for displaying information and instructions to a patron for adding value to a fare card of the plurality of fare cards;
 - at least one fare card reader for reading from and writing to the fare card;
 - a payment interface means comprising a debit/credit card reader for accepting at least one of a credit card and a debit card; and
 - a control and memory assembly comprising:
 - means for controlling the patron display;
 - means for communicating with the at least one fare card reader for reading from and writing to the at least one fare card to complete at least one cashless transaction of the plurality of cashless transactions;
 - means for communicating with the payment interface means to obtain debit/credit information; and
 - means for storing a history of the at least one cashless transaction.
2. The terminal of claim 1, wherein the plurality of fare cards comprises contactless smart cards; and magnetic stripe cards.
3. The terminal of claim 2, wherein the plurality of fare cards further comprises contact smart cards.
4. The terminal of claim 2, wherein the at least one fare card reader comprises:
 - a contactless smart card reader; and
 - a magnetic stripe card reader.
5. The terminal of claim 3, wherein the at least one fare card reader comprises:

4 a contactless smart card reader;
4 a magnetic stripe card reader; and
4 a contact card reader.

6. The terminal of claim 5, wherein one of the contactless smart card
2 reader and the magnetic stripe card reader comprises the contact card
2 reader.

7. The terminal of claim 1, wherein the control and memory assembly is
2 coupled to a transit station area controller, and wherein the history of the
2 at least one cashless transaction is uploaded from the control and memory
4 assembly to the transit station area controller at a pre-determined time.

8. The terminal of claim 7, wherein the pre-determined time for uploading
2 the history is after each cashless transaction of the plurality of cashless
2 transactions.

9. The terminal of claim 1, wherein the fare card is a special status fare
2 card, and wherein the control and memory assembly adds value to the
2 special status fare card without obtaining the credit/debit information
4 through the debit/credit card reader.

10. The terminal of claim 1, further comprising a plurality of selection
2 buttons adjacent the patron display for selecting options in response to
2 the displayed information and instructions;

11. The terminal of claim 1, further comprising means for issuing a new
2 or recycled fare card.

12. An add value terminal for adding value to a plurality of fare cards,
2 the add value terminal for conducting a plurality of cashless transactions,
2 the add value terminal comprising:
4 a display for displaying instructions and options to a patron;
4 a contactless fare card reader for reading from and writing to a
6 contactless fare card of the plurality of fare cards;

8 a magnetic stripe fare card reader for reading from and writing to a
magnetic stripe fare card of the plurality of fare cards;
10 a debit/credit card reader for accepting at least one of a credit card
and a debit card; and
12 a control and memory assembly for controlling the patron display,
the control and memory assembly coupled to the contactless
14 fare card reader and the magnetic stripe fare card reader for
reading from and writing to the plurality of fare cards to
complete a cashless transaction of the plurality of cashless
16 transactions, the control and memory assembly for storing a
history of the cashless transaction.

2 13. The add value terminal of claim 12, further comprising a contact card
reader for reading from and writing to a contact fare card.

2 14. The add value terminal of claim 12, wherein the magnetic stripe fare
card reader comprises means for reading from and writing to contact
smart cards.

2 15. The add value terminal of claim 12, wherein the debit/credit card
reader comprises means for reading from and writing to contact smart
cards.

2 16. The add value terminal of claim 12, further comprising a
communication line for coupling the control and memory assembly to a
transit station area controller, and wherein the history of the cashless
4 transaction is uploaded from the control and memory assembly to the
transit station area controller at a pre-determined time.

2 17. A method of adding a plurality of transaction values to a plurality of
fare cards, said method comprising the steps of:
4 providing a terminal in communication with a transit station
controller for adding value to the plurality of fare cards
utilizing credit and debit accounts only;
6 displaying instructions on said terminal for prompting a patron;

8 reading a fare card of the plurality of fare cards utilizing one of a
9 magnetic stripe card reader and a contactless card reader;
10 communicating with the transit station controller for authorizing a
11 transaction value of the plurality of transaction values; and
12 writing the authorized transaction value to the fare card utilizing the
13 one of a magnetic stripe card reader and the contactless card
14 reader.

18. The method of claim 17, wherein the steps of reading from and
2 writing to the fare card of the plurality of fare cards utilizes one of a
magnetic stripe card reader, a contactless card reader, and a contact card
4 reader.

19. The method of claim 17, wherein the step communicating with the
2 transit station controller for authorizing a transaction further comprises:
3 reading a debit/credit card utilizing a debit/credit card reader to
4 obtain debit/credit card information for authorizing the
transaction value.

20. The method of claim 17, wherein the step communicating with the
2 transit station controller for authorizing a transaction further comprises:
4 verifying that the fare card is a special status fare card, wherein the
transit station controller has pre-authorization to utilize stored
debit/credit information for authorizing the transaction value.